

In re:

Shane Phelim Cassidy

Debtor

Case No. 23-12354-amc

Chapter 7

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Nov 17, 2023

Form ID: 318

Total Noticed: 24

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:****Recip ID****Recipient Name and Address**

db	Shane Phelim Cassidy, 3019 S Colorado St, Philadelphia, PA 19145-4806
14805261	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14805263	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14805264	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14805266	Ratchford Law Group, P.C., 54 Glenmaura National Blvd Ste 104, Moosic, PA 18507-2161
14805268	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

smg	Email/Text: megan.harper@phila.gov	Nov 17 2023 23:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14805250	+ Email/Text: backoffice@affirm.com	Nov 17 2023 23:40:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14805251	+ EDI: MAXMSAIDV	Nov 18 2023 04:34:00	Aidvantage, Attn: Bankruptcy, PO Box 9635, Wiles-Barr, PA 18773-9635
14805255	Email/Text: megan.harper@phila.gov	Nov 17 2023 23:40:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14805252	EDI: CAPITALONE.COM	Nov 18 2023 04:34:00	Capital One, 4881 Cox Rd, Glen Allen, VA 23060-6293
14805254	^ MEBN	Nov 17 2023 23:35:16	Chime/Stride Bank, Attn: Bankruptcy, PO Box 417, San Francisco, CA 94104-0417
14805256	Email/Text: bankruptcy@philapark.org	Nov 17 2023 23:40:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14805257	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Nov 17 2023 23:38:29	Fm/firstma, Attn: Bankruptcy 121 S 13th St #201, Lincoln, NE 68508
14805258	EDI: IRS.COM	Nov 18 2023 04:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14805253	EDI: JPMORGANCHASE	Nov 18 2023 04:34:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14805259	+ Email/Text: bankruptcydpt@mcmeg.com	Nov 17 2023 23:39:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14805260	Email/Text: bankruptcydocs@osla.org	Nov 17 2023 23:39:00	Oklahoma Student Loan Authority, Attn: Bankruptcy, P.O. Box 18475, Oklahoma City, OK 73154-0475

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Nov 17, 2023

Form ID: 318

Total Noticed: 24

14805262	EDI: PENNDEPTREV	Nov 18 2023 04:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14805262	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14805265	+ Email/Text: bankruptcy@philapark.org	Nov 17 2023 23:40:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14805267	EDI: RMSC.COM	Nov 18 2023 04:34:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14805269	^ MEBN	Nov 17 2023 23:35:24	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14805270	+ EDI: VERIZONCOMB.COM	Nov 18 2023 04:34:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
14805271	+ EDI: WFFC2	Nov 18 2023 04:34:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd FL, Des Moines, IA 50328-0001

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

MICHAEL A. CIBIK

on behalf of Debtor Shane Phelim Cassidy mail@cibiklaw.com  
cibiklawpc@jubileebk.net;ecf@casedriver.com;cibiklaw@recap.email

ROBERT W. SEITZER

rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Nov 17, 2023

Form ID: 318

Total Noticed: 24

TOTAL: 3

**Information to identify the case:**

Debtor 1	Shane Phelim Cassidy		Social Security number or ITIN xxx-xx-6735
	First Name	Middle Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-12354-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shane Phelim Cassidy

11/16/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**